

new

8101013

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY
JUL 18 2024
UNIVERSITY OF CALIFORNIA

Bayview Hunters Point Non-Profit
Community Development Corporation's
Program submission for February 1,
1978 to January 3, 1979

Submitted to:

The Mayor's Office of
Community Development
939 Ellis Street
San Francisco, CA 94109

June 16, 1977

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY
JUL 29 1980
UNIVERSITY OF CALIFORNIA

81 01015

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

JUL 18 2024

UNIVERSITY OF CALIFORNIA

TABLE OF CONTENTS

	Page
INTRODUCTION	i - iv
PROGRAM SYNOPSES:	
Research Studies.	1 - 9
Three-Year Manpower Training Program	10 - 15
Commercial Rehabilitation Program	16 - 25
Downpayment and Home Improvement Loan Program	26 - 30
Senior Citizen Multi-Purpose Center.	31 - 37
Owner-Initiated Rehabilitation Program	38 - 45
Mount Saint Joseph Facility	46 - 49
Planned Unit and In-fill Housing Developments	50 - 55
BUDGET SUMMARY	

INTRODUCTION

There are many reasons--economic, social, and political--for the impoverished conditions of the Bayview Hunters Point Community. To understand the origin and nature of some of these reasons and to develop strategies to deal with them, marks the beginning of hope.

One of the most important factors for understanding an impoverished district is to understand the interrelation or network of impoverished conditions. Traditionally, each negative condition reinforces the negative of every other condition. For instance, substandard housing contains only the people who cannot afford standard housing, and their low incomes mean that local business suffers from the lack of adequate customers; the local tax base deteriorates, local services cannot be adequately financed, schools are poor and families move away whenever possible to have access to better educational facilities. The Community loses some of its leadership and its political strength is weakened to the point where it cannot insist on the necessary local, state, or federal help for its area.

Introduction

This document is a preliminary report on the

subject of the experimental investigation of the

effect of the initial conditions on the results of the

experiment. It is divided into two parts: a description of the

experiment and a discussion of the results.

The first part of the report describes the

experimental apparatus and the method of the

experiment. The second part discusses the

results of the experiment and compares them with the

theoretical predictions. The results show that

the experimental results are in good agreement with the

theoretical predictions and that the initial conditions

have a significant effect on the results of the

experiment. The results are discussed in detail in the

body of the report. It is hoped that this report will

be of interest to those who are interested in the

subject of the experimental investigation of the

effect of the initial conditions on the results of the

experiment. It is hoped that this report will be of

interest to those who are interested in the

subject of the experimental investigation of the

Research and studies substantiate that low-income areas remain that way because their economic and social environments usually weaken individual desire to attempt to develop solutions. It is generally conceived that only a broad-based community effort has a chance to alter the pattern of deterioration that destroys an inner-city community.

In most instances a deteriorated city neighborhood is usually the victim of external economic forces that have overexploited or bypassed its needs. The pattern of those forces is continually strengthened and reinforced at the expense of the low-income areas. It becomes the sole responsibility of the disadvantaged community to change that pattern as it affects their own localities.

The Bayview Hunters Point Non-Profit Community Development Corporation is convinced that to break the vicious circle of community poverty requires a coordinated attack on many levels. It is impossible to bring about fundamental change in a community by concentrating on just one of its problems--that is better education, or better employment opportunities, or need housing. When the rest of the community is deteriorating, the better educated will move away, the better employed will carry prosperity through to another location, and new housing will begin to deteriorate.

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

...and the ...

The Bayview Hunters Point Non-Profit Community Development Corporation is convinced that success in building a strong community is possible only when the community situation is seen in its entirety, with a strategy for comprehensive action delineated in step-by-step progression. Only a broad-based representative organization that responds to the community alone, because it's a creation of that community, can prepare and implement a strategy for development.

Our program design strategies are organized into two basic time frameworks: (1) a long term program which sets a ten-(10) year specific program objective and (2) a short-term, three-(3) year program. The basic intent of the short-term program is to set a developmental tone through successfully implementing well conceived and manageable demonstration projects for specific designated target areas. Synopses of these projects as well as the Corporation's existing projects are included in this submission. A more detailed program document is nearing completion.

The Corporation fully understands the funding limitation of the Block Grant Program and therefore has developed most of its programmatic activity geared toward categorical funding.

We have witnessed that one-dimensional approaches to the multi-dimensional community problems have not worked in the Bayview Hunters Point. Considering the various complex problems of the

Community, a balanced development approach is most desirable. A balanced development is an organic process, meaning that an adequate development is only possible when various organic components constituting "a community" interact with each other simultaneously to the developmental path. These components can be broadly categorized into human components, facility components, and physical components. Most of these components were well discussed and documented in the Bayview Hunters Point Neighborhood Improvement Plan. As pointed out, our effort is geared to supplement and complement the Neighborhood Improvement Plan with particular reference to development of (1) specific programming strategies and (2) implementation tools. Thus, with this in mind and with the particular Community problems and potentials considered we determined that the following five specific components as we will call "growth components", are particularly relevant to the nature of the Community problems; they include:

- 1) a manpower development component
- 2) a housing development component
- 3) a commercial/business development component
- 4) an industrial development component
- 5) a land-use modernization component

The enclosed synopsis reflects the Corporation's attempt to programmatically interrelate these aforesaid growth components.

SYNOPSIS OF RESEARCH STUDIES

To update information regarding current status on land-uses, industrial facilities and vacant parcels and buildings, and to complete the comprehensive Neighborhood Improvement Plan (CNIP/a Ten-(10) Year Plan), basically two additional studies ought to be conducted, an industrial survey and a land-use study involving not only land-use per se, but vacant lots and vacant facilities. Other studies that have already been undertaken are a commercial building survey, a merchant survey and a consumer survey.

I. Land-use study

A. Study Objectives:

1. to examine overall land-use patterns and problems;
2. to identify various activity systems under the existing land-use and to come up with a set of density standards;
3. to identify inappropriate uses, i.e., misuse, under uses, and over uses, in terms of density standards;
4. to assess compatibility and consistency of existing uses with respect to
 - residential uses
 - commercial uses
 - industrial uses

- transportation/traffic/access uses
 - public open space uses and
 - various development proposals.
5. to determine land-use needs for future Community developments;
 6. to study economics of land-uses in terms of Community growth potential, tax revenue, housing value, and inducement of additional industrial and commercial activities and of people.

B. Land-use Modernization Strategies;

1. Rezone the privately held waterfront area along Candlestick Cove and shipyard area to (P) Public Use, to make the future development of the Shoreline Park easier;
2. Gradually shift the industrially zoned (M-1, M-2) area east of Third Street into (R-2 or R-3) for future high density residential development;
3. Minimize spill-over effect of industrial and transportation uses on residential, commercial and recreational uses, including future use of the Shoreline and proposed Marina;
4. Economize future land-uses, whether residential, industrial, or commercial, and given the limited lands, relatively high density developments are strongly suggested;

5. Reserve vacant lots for future housing and commercial developments with owners' consent (land banking and land assembly).

C. Coordination:

The study will be closely coordinated with the staff of the Department of City Planning throughout the study phase from study design to recommendation.

D. Study Contents:

1. Surveys on existing uses--residential, commercial, industrial, open space, and public, vacant parcels, vacant facilities, and vacant building;
2. Classification and mapping of various uses;
3. Examination of existing uses in terms of compatibility with Community potential and future growth;
4. Determination of land-uses standards, objectives, and guidelines;
5. Recommendations including recommendations on zoning changes, land-banking and assembly for future residential and commercial development, and economic use of maritime area and so on.

E. Work Schedule

Feb-1
Study (survey)
design &
pretes-
ting.

Mar-1
Survey

Apr-1
Survey

May-1
analysis/
data
compila-
tion

Jun-1
Mapping &
classifica-
tion

Jul-1
Recommen-
dation &
program
develop-
ment

II. Industrial Survey (a joint study with the Deaprtment of City Planning)

A. Study Objectives:

1. to determine various attributes/nature of labor demand;
2. to identify local labor force participation by job categories (as per the job category developed in the questionnaire);

3. to measure business volume in dollar/estimate value added, if possible, and to examine industrial stability and longevity;
4. to determine labor fluctuation--stability, flexibility, and seasonability of labor demand in response to business cycle;
5. to identify training needs and training methods and to examine the possibility of community cooperation in terms of training and job-placements;
6. to identify locational advantages and disadvantages;
7. to identify "orientation" in terms of raw materials, purchases and product distribution;
8. to identify various problems associated with internal management and local labor pool;
9. to identify various problems attributed to the local environment (climate), including local tax policy, mandate of environmental standards, bulk transportation facility, access, land use and so on;
10. to measure linkage effects between and among the neighborhood located industries and firms;
11. to measure the degree of contribution of local industries to local/neighborhood economy in

terms of both employment opportunities and income;

12. to assess any trickle-down effects upon other industries/firms in the neighborhood and the Community at large (mix and share among the industries);
13. to assess future growth potential and policies and programs to enhance the growth process on the part of the City and the Neighborhood.

B. Survey Strategies:

Note: A survey questionnaire form was jointly developed to suit the informational need for both the Department of City Planning and Bayview Hunters Point Community Development Corporation. This Questionnaire is primarily addressed to (1) manufacturing firms (total of 241) and, (2) wholesale trade firms (164), both of which represent major industrial establishments in the Model Neighborhood Area.

1. Sample size: 40, which represents about 10% of the total firms in both categories;
2. Sample distribution process:
 - a. identify the size of firms by number of employees

- b. categorize each firm by the products it produces (or by the kind of service it provides). Basically, firms are broadly categorized into three classifications;

<u>Classification</u>	<u>Percentage Represented</u>
Mfg.-Durable	35%
Mfg.-Non-Durable	24.5%
Wholesale Trade	40.5%

- c. distribute the total sample of 40 to each classification as follows;

<u>Classification</u>	<u>Numbers of Firms</u>
Mfg.-Durable	14
Mfg.-Non-Durable	10
Wholesale Trade	16

- d. distribution of them by different size categories within the specified firms' category (size of firms yet to be determined) is as follows;

	<u>Mfg. (du)</u>	<u>Mfg. (ndu)</u>	<u>Whole</u>	
large 101 & over	7 (50%)	3 (30%)	4 (25%)	
medium 50-100	4 (30%)	5 (10%)	4 (25%)	
small 5-49	3 (20%)	2 (20%)	8 (50%)	
Total	14	10	16	L40

- e. write a letter to the manager of each
firm so identified for cooperation;
- f. take each questionnaire sheet to them
personally for more responsible answers.

C. Coordiantion:

The study will be closely coordinated with the
C and I element staff of the Department of City
Planning throughout the study process from study
design to analysis.

D. Study Contents:

1. Survey questionnaire design (completed);
2. Pre-testing;
3. Canvassing and interviews;
4. Analysis hypotheses testing and recommendations.

E. Work Schedule:

Feb-1
pre-testing
canvassing

Mar-1
interview/
canvassing

Apr-1
interview/
canvassing

May-1
analyses,
recommen-
dations and
program develop-
ments

III. Additional Manpower Needs: Two provided by the existing staff.

SYNOPSIS OF THE THREE-YEAR MANPOWER TRAINING PROGRAM

I. Program Description

A. Program objectives:

1. to establish a permanent neighborhood-based employment and training agency;
2. to develop a comprehensive and intensive training program for the unemployed, underemployed and the marginally employed consistent with both Community needs and labor market demand, local, as well as regional;
3. to maximize employment opportunities available through the existing neighborhood located firms;
4. to capitalize on employment and entrepreneurial opportunities available through incoming industrial and commercial firms and projects--private and public--to be located around the neighborhood;
5. to expand and utilize to the maximum, the affirmative action concept in recruitment and placement.

B. Basic Program Strategies:

1. to establish a cooperative spirit with industrial and commercial firms, both existing and prospective;

2. to timely coordinate job information--requirements, standards, as well as the number of jobs available--to be fully reflected into a training module;
3. to place trainees according to a set of quality standards, a priority determined between the training agency and the prospective employer.

C. Program Contents:

1. remedial education for the youth, the chronically unemployed due to the lack of education and experience;
2. intermediary and advanced skill development training for the underemployed and the marginally employed;
3. business and managerial training for potential entrepreneurs;
4. identification of probable job markets, minimum skills necessary to compete in job markets and a direct communication network to the prospective employers;
5. job counseling and referral services--continuing from recruitment to placement;
6. development and enforcement of the Affirmative Action Agreement;
7. maintenance of the Program synthesis and evaluation of participants.

D. Target Populations:

<u>Target Category</u>	<u>Approximate Numbers</u>
1. Unemployed	2400
2. Underemployed/ Underutilized	660
3. Marginally employed	<u>1400</u>
Total Disadvantaged Populations Targeted	4460

II. Three-Year Performance Standards

A. Training:

<u>Categories</u>	<u>Approximate no. 1st year</u>	<u>Approximate no. 3 year</u>
Remedial	200 - 250	600 - 700
Intermediary	100 - 150	300 - 400
Advanced*	<u>70 - 100</u>	<u>200 - 250</u>
Total	370 - 500	1100 - 1350
(25% - 30% of the total disadvantaged)		

B. Placement:

1. Estimated placement rates for four major:

<u>Job Categories</u>	<u>Estimated place- ment rates</u>
Construction	75%
Clerical/office jobs	50%
Equipment operator	85%
Managerial/restaurant, hotel and office in particular	60%

2. an estimated average placement rate is 70 to 80% for 3 years, between 850 and 970;

3. the benefit cost ratio is estimated at 7 to 1, assuming that (1) an average earning capacity for the trainee is 20 years longevity after training, and (2) the aggregate earnings discounted at the

*Includes business managerial training

present value. Both multiplier effects and the increase in job mobility are not taken into the account in benefit stream.

C. Evaluation Criteria:

1. In terms of Training:

- a. output units i.e., number of trainees qualified for intended jobs, per \$1,000 expenditure;
- b. average percentage rate of achievement tests;
- c. rate of job interview invitations;
- d. number of employers contacted and jobs committed.

2. In terms of Placement:

- a. percentage rate of job referrals
- b. percentage rate of job offers;
- c. percentage rate of passing the test
e.g., civil service test;
- d. level of job status improvement/
advancement and promotion;
- e. level of entry level salary;
- f. reduction of welfare rolls.

III. Operating Agencies

A. Bayview Hunters Point College

1. Coordination of potential employers in terms of job availability, job requirements, and direction of training;
2. Screening and classifying applicants according to a prior set criteria

such as, level of education,
work experiences, age, motivational,
and aptitudes;

3. recruitment of trainees;
4. training and instructions
5. testing;
6. placement;
7. counseling and referral services;
8. maintenance of program synthesis.

B. Bayview Hunters Point Affirmative
Action Office

1. preparation of an affirmative action
document;
2. overseeing affirmative action compli-
ance matters in recruitment and
placement.

C. Bayview Hunters Point Non-Profit Community
Development Corporation

1. monitoring and evaluation--both
fiscal and programmatic

IV. Personnel

- A. Instructors(part-time, 3hrs./day)/10
- B. Executive Director 1 full-time
- C. Fiscal Officer 1 full-time
- D. Coordinator:
 - Counseling 1 full-time
 - Academic 1 full-time

Training	1 full-time
E. Job Developers	2 full-time
F. Counselors	4 full-time
G. Affirmative Action	
Officers	2 full-time
H. Clerical Staff	
Administrative Assistant	1 full-time
Typists/stenographers	4 full-time

A combination of funding sources will be used to implement the program such as, California Educational Training Act, California State Vocational Fund, Department of Labor, and other categorical funding sources.

SYNOPSIS OF COMMERCIAL REHABILITATION PROGRAM
THREE-YEAR PROGRAM*

I. Rationale: The Commercial Rehabilitation Program is selected as the priority Program for the following reasons:

- A. Visibility and good appearance directly associated with business volume and activities;
- B. Economic impact--increase in business volume and in leverage power to finance future expansion and additions;
- C. Manageability of the Program implementation;
- D. Strong possibility of funding;
- E. Need for immediate attention.

To develop the Commercial Rehabilitation Program, three sets of survey studies, aside from base data analysis, were completed including a Merchant Survey, Resident Shopper Survey, and a Commercial Building Conditions Survey. Abundant information has been collected

*Three-year programs are intended:

- 1. To deal with priority problems;
- 2. To serve as an intermediary to the ten-year program activities and,
- 3. To set a developmental tone through successfully and effectively implementing a few manageable demonstration projects for a certain designated target area or target population. Accordingly, a three-year program is specific in nature and primarily, target oriented.

from these studies, but only a portion of it will be used for the Commercial Rehabilitation Program. A full discussion on various implications of the findings and/or set of specific recommendations will be forthcoming as a separate document.

II. Target Area

A. Third Street Commercial District is selected for the following reasons:

1. Urgent need for improvement both physically (buildings and streetscapes) and economically (volume of business transactions);
2. Major function as the main commercial artery for the Community;
3. Services primarily oriented to residents, particularly, the resident poor--mostly convenient household goods and services;
4. Magnitude and size of the area/1.5 mile strip--relatively large volume of business and commercial activities as compared to other commercial districts located elsewhere in the neighborhood (75% of the total number of retail outlets and 69 to 71% of the total dollar volume of retail transactions of the neighborhood are estimated to be attributable to Third Street;

5. Dollar volume of payroll generated for the resident-employees/estimated \$5 - \$600,000 with much of it coming from financial institutions (1/3);
6. Visibility - serving as the gateway to the Community, thus, visibility of Third Street is directly associated with that of the Community as a whole.

B. Problems

1. Our Survey revealed that both Merchants and Consumers perceive physical problems--shabby buildings, dirty streets and sidewalks and an unattractive business environment--as the important factors contributing to business decline. Three most frequently cited problems as perceived by both Merchants and Consumers are as follows:

a.	<u>Order of Priority</u>	<u>Merchants</u>	<u>Consumer</u>
	1	Physical Condition	Physical condition (particularly, shabby buildings)
	2	Lack of protection and security/ shoplifting robbery and assaults	Poor quality of merchandise priced too high
	3	Unemployment/low income/excessive residents' reliance on government monies.	Poor treatment/unfriendliness and detached feelings

2. Other than Community problems external to the business community, such as, loss of population and industry, low income, high rate of unemployment and underemployment and high incidence of welfare, the following problems are particularly noted:
 - a. Loss of business establishments;
 - b. Decline in sales volume;
 - c. Decreasing resident support;
 - d. Deterioration of building and facility conditions;
 - e. High rate of commercial vacancy and absenteeism;
 - f. Continuous deterioration of commercial amenities;
 - g. Relatively high prices for low quality merchandise;
 - h. High rate of insurance;
 - i. Difficulty in financing for business expansion and facility modernization;
 - j. Relatively unreasonable rent;
 - k. Poor community relations.

C. Potentials

1. Retail business potential, in terms of annual sales volume, holding income and population at the present level is estimated at \$16 million when resident

support above is taken into account and \$20 million when non-resident support (25% additional) is added. However, presently, the existing businesses generate an estimated \$5 to \$6 million dollars only, out of which 3.3 million dollars are attributable to resident support;

2. Assuming all the currently planned developments--private and public--to occur as scheduled (such as India Basin Industrial Park, Sewer Project, San Francisco Executive Park, Shoreline Park, and Housing Development) tremendous business potential is anticipated as they accompany increase in population and income.

III. Short-term Needs and Program Activities

A. Program Components:

1. To help the existing businesses along Third Street to become stable and healthy, and recapture at least 10% of what has been lost to other commercial areas (equivalent to \$1.6 million in addition to the existing business volume) the following program activities are developed to deal with some of the immediate priority problems;

<u>NEEDS</u>	<u>SPECIFIC PROGRAM ACTIVITIES</u>	<u>TARGETS</u>	<u>AGENCIES TO BE INVOLVED</u>	<u>COST ESTIMATED</u>	<u>BASIC IMPLEMEN TATION TOOL</u>	<u>COMMENTS</u>
Building rehabili- tation	Rehabilitation/re- modeling with particu- lar emphasis on exterio- rs; involving, walls, painting, roofing, drainage/gutter, win- dows, doors, porch/ steps, foundation/side- walks (privately owned).	(81 Units) minor repair: 52.3% major repair: 21.5% Excluding, beyond repair: 17%	Bayview Hun- ters Point Community Development Corporation as full pro- gram imple- mentation entity	Rehabili- tation cost: \$134,000 or \$1,650 per unit Administra- tion over- head: undecided	Community Rehabi- litation Loan	Criteria for Loan (Community Development Corporation's point of view) 1. Economically feasible/ rehabitable; 2. Future potential; 3. Visible impact; 4. Relative impact on other buildings; 5. Repayability/credibility
assis- tance in manage- ment and business opportuni- ties	Bookeeing assistance, item selection, in- ventory, marketing, financing/working capital for expansion and inventory, com- munity relations, shop displaying, personnel manage- ment, etc.	Any Merchants in need of services and advice	Bayview Hun- ters Point Community Development Corporation as Techni- cal Assis- tant provi- ding/coordi- nating agency and other pertinent business entities; Small Business Adminis- tration, banks, educational institutions, etc.	Depends on the magnitude of the Pro- gram	Basically, a management assistance self-help program	

<u>NEEDS</u>	<u>SPECIFIC PROGRAM ACTIVITIES</u>	<u>TARGETS</u>	<u>AGENCIES TO BE INVOLVED</u>	<u>COST ESTIMATED</u>	<u>BASIC IMPLEMENTATION TOOL</u>	<u>COMMENTS</u>
Commercial Amenities Improvement	Street cleaning/sweep- ing, tree planting, increase in police pro- tection, reduction in truck traffic, more off-street parking facilities, cleaning of vacant lots and buildings, etc.	Anyplace appropriate on Third Street	Department of Public Works: Youth job training funds for street sweeping/clean- ing Deaprtment of City Planning: Implementation of truck traffic detour plan Police Department: More police patrols. Municipal Railway: Repairing bus stop benches.	Depends on magnitude of program	Neighborhood Initiated Improvement funds to be sought after and other tools to be examined through independent contact with each agency involved.	
	Shopping plaza development	Two blocks north and south of Oakdale Ave.	Bayview Hunters Point Community Development Corpor- ation, Merchants Association, Econo- mic Development Administration, Small Business Administration	Known as soon as the feasi- bility study is conducted	Economic Development Administration Grant	

B. Evaluation Criteria

1. An annual evaluation of the Program will assess the following criteria to measure the effectiveness of the Program.
 - a. Percentage of increase in business volume;
 - b. Additional employment opportunities created;
 - c. Dollar volume of increment in expansion and addition (in inventory or facility);
 - d. Increase in loan financing capabilities.

C. Implementation Tools

1. Rehabilitation Financing
 - a. Low cost loans for rehabilitation assistance. Negotiations with Bank of America have been underway to get the financial institution involved in and committed to the Program; also, to help us leverage the funds from the Office of Community Development so as to expand lending capabilities, and to enable us to help finance the Rehabilitation activities at a very low interest rate;

- b. Technical aspects of rehabilitation needs; such as, inspection, cost estimation, and rehabilitation priority determination will be provided by the Community Development Corporation Staff whenever requested;
 - c. Technical aspects of rehabilitation financing services, terms, conditions, maturity and interests, will be provided largely by the Community Development Corporation Staff;
 - d. Rehabilitation loans will be processed through both the Community Development Corporation and Bank of America's joint review process. Review criteria is being developed.
2. NIIP (Neighborhood Initiated Improvement Program), administered by the Department of City Planning. As a way of improving commercial amenities, NIIP can be effectively utilized because of its flexibility to cover the whole aspect of the Commercial area beautification efforts. Nevertheless, the fund is limited to a maximum of an average of \$10 to \$20 thousand at one time. Efforts to secure this fund on the behalf of the Merchants are critical. The Community Development Corporation Staff will cooperate with the Merchants in their development of the NIIP funding proposal;

3. Other agencies to be involved in our Commercial amenities improvement efforts include:

- a. Police Department--for more police protection for both shoppers and merchants;
- b. Department of Public Works--for renovating and improving streets and sidewalks (other than privately owned).

IV. Additional Staff Need: Two additional staff members are requested (1) to implement the Program, (2) to monitor and occasionally evaluate the Rehabilitation activities, (3) to initiate other programs of similar nature as needed in the future, and (4) to beef-up and reinforce the workload of the existing staff.

They are as follows:

<u>Manpower needs job titles/# needed</u>	<u>Activities/role and function</u>	<u>Minimum Qualification</u>
Rehabilitation Specialist/1	Rehabilitation need assessment, monitoring inspection, evaluation	BA in architecture plus 1 year experi- ence in rehabilita- tion

SYNOPSIS OF THE DOWN PAYMENT ASSISTANCE
AND HOME IMPROVEMENT LOAN PROGRAMS

I. Introduction: The Corporation's basic tenets are to improve the quantity and quality of the housing stock in our Model Neighborhood Area. To accomplish this goal we are presently administering three loan programs.

A. Home Improvement and Rehabilitation Loan Program

1. Purpose

- a. a program to finance repairs, additions or alterations to owner-occupied single-family residences.

2. Funding

- a. We have negotiated an agreement with Wells Fargo Bank whereby home improvement loans, at a reduced interest rate, are made available through the deposit of \$100,000 by the Corporation to guarantee loans made by the Bank.
- b. The agreement with the Bank allows us to get a 10 to 1 dollar multiplier, so that there is currently \$1,000,000 worth of home improvement loans available to this Community.
- c. The Bank agreed to make funds available at 2% below the Bank's standard 9 1/2% APR

d. The Corporation will subsidize the difference between the Bank's standard rate 9 1/2% APR and the interest rate charged the borrower 7% to encourage the greatest number of applicants for this program.

1) Subsidization Cost--based on 5 new loans per month the increase in loan activity will be brought about by publicizing the loan program and the Oakdale Project through January 31, 1978. The cost is estimated to be \$35,884. The subsidization cost through January 31, 1979 is projected at \$88,216.

3. Eligibility

- a. Maximum terms given for loans are:
- | | |
|---------------|------------|
| \$1,000-1,500 | 48 months |
| 1,501-5,500 | 84 months |
| 5,501-8,500 | 120 months |
- b. A second trust deed is required as security for the loan.
- c. existing indebtedness plus our loan, cannot exceed 100% of the fair market value after rehabilitation of the property.

- d. Repayments are made in regular monthly installments. There is no penalty for repayment of loan in its entirety prior to the maturity date.
- e. The Bank will charge a loan fee of \$75 to borrower on each loan secured by a Deed of Trust, to cover the cost of the title report, appraisal, document preparation and recording.

B. Down Payment Assistance Loan Program

1. Purpose

- a. In an effort to increase the number of homeowners within the Community the Corporation instituted the Down Payment Program to provide financial assistance to qualified persons.

2. Funding

- a. The Corporation established a Down Payment Assistance Loan Account. Funds will be added to the Account from time to time as the level of loan activity dictates. All monthly payments received from existing loans will be deposited into the

Down Payment Assistance Account

to be made available for new loans.

3. Eligibility

- a. be a resident of the Model Neighborhood Area at least one year prior to the date of application;
- b. required down payment cannot be more than 10% of purchase price;
- c. loan will be limited to 50% of required down payment--maximum of \$2,500;
- d. specific income criteria.

4. Terms

- a. Maximum five year maturity;
- b. Zero interest rate;
- c. at least a second deed of trust is required as security for the loan.
- d. repayments are made in regular monthly installments. Minimum monthly installment is \$20 with no penalty for repayment of loan in its entirety prior to the maturity date.
- e. applicant to be responsible for any outside fees (i.e. credit check, filing, notary and reconveyance) to a maximum of \$22.

C. Hardship Rehabilitation Loan Program

1. Purpose

- a. A program to finance housing repairs or weatherization for low income individuals; we are particularly interested in assisting female head of households that receive welfare assistance or working part-time, and senior citizens.

2. Funding

- a. A program to be funded through existing monies--maximum allocation--\$40,000

3. Eligibility

- a. be an owner-occupant of a home within Model Neighborhood Area;
- b. applicant must be within the low income guidelines.

4. Terms

- a. Maximum Five-year maturity;
- b. three-percent Interest Rate;
- c. a Deed of Trust is required as security for a loan;
- d. repayment is made in regular monthly installments--no repayment penalty;
- e. applicant to be responsible for any outside fees to a maximum of \$22.

- I. Rationale: The need for a Multi-Purpose Senior Citizen Center has been expressed by various senior citizen organizations throughout Southeast San Francisco. There are over 6,000 senior citizens in Southeast San Francisco and many having no affiliation with any of the few existing senior citizen organizations. A group of senior citizen organizations within District III formed a coalition to address themselves to the need for a Multi-Purpose Center. The needs of the senior citizens in District III are as follows:
- A. A nutritional program to insure an adequate and balanced diet for all senior citizens and individuals on fixed incomes;
 - B. A medical screening clinic to provide ongoing medical services to senior citizens;
 - C. An educational and art and crafts program to develop and encourage creative skill development for seniors;
 - D. An escort program with complementary transportation services to assist senior citizens with their daily travel needs;
 - E. Outreach Workers to support various program activities.

II. Program Description: The Bayview Hunters Point Senior Citizens, Inc. working in concert with the Bayview Hunters Point Non-Profit Community Development Corporation provide several programs and services to meet some of the essential needs of the senior citizens in Southeast San Francisco. The programs now available to seniors are, arts and crafts, sewing, basket weaving, exercise classes, outdoor recreational activities and "Honor Day" for special occasions such as Mother's Day, Father's Day, and the Annual Day Program. The programs are appealing to seniors, but are limited in the numbers that can be served due to space limitations and operating funds.

A. Program Objectives:

1. To maximize peer group relationships between senior citizens throughout District III;
2. to encourage senior citizens to continue to be involved in Community activities;
3. to foster interaction between senior citizen organizations and Community youth organizations;
4. to provide medical and outreach services that are essential to the livelihood of the elderly and handicapped citizens in District III;
5. to develop recreation programs that provide opportunities for exercise, both indoor and outdoor activities;

6. to provide transportation opportunities that permit freedom of access and travel to essential goods and services;
7. to encourage senior citizens to redefine their role in society, rather than relinquish it and their destiny to the younger sector of society.

B. Program Strategy: The formation of a District III Coalition of Senior Citizen Organizations to address the need for a Multi-Purpose Senior Citizen Center is an essential lobbying strategy for seniors to have a functional role in Southeast San Francisco. Senior Citizens, acting under the auspices of the Coalition, can reaffirm their role in society and request that their taxes be returned in the form of programmatic support consistent with their unmet needs.

C. Program Content:

1. Assessment of senior citizen needs, i.e., health, economic and social;
2. fiscal administration and management of program activities;
3. outreach services to facilitate interagency coordination;
4. monitoring and evaluation of senior citizen activities.

- D. Target Area and Population: Southeast San Francisco is home to over 6000 senior citizens. Many senior citizens chose this Community by choice, while others chose it out of circumstances. Nevertheless, the need for a multi-purpose center is exemplified by the formation of a Coalition of Senior Citizens seeking support and funding from various governmental sources.

III. Performance Standards

- A. Implementation: The acquisition and renovation of a facility for a Multi-purpose Senior Citizen Center is commensurate with the seniors' ability to obtain funding commitments from appropriate local, state and federal sources. A multi-purpose center will make it possible for many fragmented programs to be consolidated into one central facility to maximize dollar expenditures and programmatic effectiveness.

The Commission on the Aging has committed and the Board of Supervisor's Finance Committee has approved \$30,000 toward the purchase and/or renovation of a multi-purpose senior citizen center. Additional funds will be requested from Title V, Older American Act and from the Office of Community Development for the acquisition of a facility for senior citizen activities.

B. Evaluation Criteria:

1. Increased involvement of senior citizens throughout District III to support multi-purpose center activities;
2. increased interaction between various senior citizens organizations;
3. cost-effectiveness of a multi-purpose center;
4. increased interest in educational and arts and crafts opportunities made available through the multi-purpose center.

IV. Additional Staff Needs: When the Multi-purpose Center becomes operational, additional staff will be needed to support various program activities which would include;

A. Outreach Worker	Assist senior citizens by
1/full	direct involvement in
2/half	program participation, e.g.,
	food distribution, escorting,
	guiding tours, leading recreational activities, etc.

V. Current Status: Senior citizens within District III have formed a Coalition of Senior Citizen Organizations to address the needs of seniors in Southeast San Francisco. The Coalition of Senior Citizens or their representatives, have been meeting with various elected and appointed officials requesting funding and support for a multi-purpose senior citizen center.

The Staff of the Bayview Hunters Point Non-Profit Development Corporation is providing technical assistance to the Coalition in identifying a suitable location and facility for a senior citizen Center.

The Commission of the Aging awarded the Coalition \$30,000 toward the purchase of a facility. The Board of Supervisor's Finance Committee, on April 7, 1977, approved a resolution authorizing the Commission on the Aging to enter into contract with the Bayview Hunters Point Non-Profit Community Development Corporation to provide fiscal administration services to the Seniors in Southeast San Francisco.

MULTI-PURPOSE SENIOR CITIZEN CENTER
PROGRAM BUDGET

<u>PROGRAM DESCRIPTION</u>	<u>ESTIMATED COST OF IMPLEMENTATION</u>	<u>PROGRAM CONTENTS</u>
The Bayview Hunters Point Senior Citizens Inc. provide programs and services to fulfill some essential needs of Senior Citizens in Southeast San Francisco.	Acquisition and Renovation Cost of Multi-purpose Center \$150,000	1. Assessment of senior citizen needs;
The programs available are sewing, basket weaving, exercise classes, arts and crafts, indoor/outdoor recreational activities.	<u>FUNDING SOURCES:</u> Commission on the Aging \$ 30,000* Title V, Older American Act 25,000 Community Development 70,000	2. fiscal administration and management of program operation/activities; 3. outreach services to facilitate interagency coordination;
The program objectives are to expand existing services to meet the needs of Seniors throughout District III		4. monitoring and evaluation of senior citizen activities.
		<u>EVALUATION CRITERIA</u>
		1. Increased involvement of Senior Citizens District III to support the Multi-Purpose Center;
		2. increased interaction between various senior citizen organizations;
		3. increased interest in educational and arts and crafts programs made available through the Multi-purpose Center.

SYNOPSIS OF OWNER INITIATED REHABILITATION PROGRAM
THREE-YEAR DEMONSTRATION PROGRAM

- I. Rationale: The Owner-Initiated Rehabilitation Program was developed for Oakdale Avenue from Rankin Street to Third Street. Oakdale Avenue was selected because it was designated in the Bayview Hunters Point Neighborhood Improvement Plan as a target development area.

The Owner-Initiated Rehabilitation Program is a demonstration program designed to physically upgrade the housing stock of four linear blocks along Oakdale Avenue of ninety (90) structures. This voluntary rehabilitation demonstration program will place less of a financial burden on property owners than other mandatory code enforcement programs such as, Federally Assisted Code Enforcement (FACE) and the Rehabilitation Assistance Program (RAP).

The Owner-Initiated Rehabilitation Program on Oakdale Avenue was established for the following reasons:

- A. Oakdale Avenue is a major arterial entering the Bayview Hunters Point Community;
- B. A voluntary rehabilitation program on Oakdale Avenue would complement the expenditure of public funds for restoration of the Old South

San Francisco Opera House located at Third and Mendell Streets;

- C. to test the ability to generate homeowner interest in a voluntary versus mandatory approach to housing rehabilitation;
- D. to provide a flexible code enforcement program without a financial burden on the property owners.

II. Program Description: The Owner-Initiated Rehabilitation Demonstration Program is an expansion of the Corporation's existing Home Improvement and Rehabilitation Program. The demonstration project is confined to four linear blocks along Oakdale Avenue. The Program will be limited to a small neighborhood area to give the Project maximum visibility and make it possible to measure the cost-effectiveness of an owner-initiated versus a mandatory code enforcement approach to housing rehabilitation.

A. Program Objectives

- 1. to preserve and upgrade the housing stock in the pilot demonstration area by correcting housing code violations within a reasonable length of time without placing a financial burden on the property owners;
- 2. to provide direct financial assistance for housing rehabilitation and technical

assistance in securing loans for properties in the Demonstration Area;

3. to provide rehabilitation loans at below market interest rates for owner-occupants;
4. to provide and/or assist absentee owners in obtaining rehabilitation loans at reasonable interest rates;
5. to develop educational and self-help workshops on preventive and continuing housing maintenance;
6. to assess the adequacy of public improvements and municipal services;
7. to develop a neighborhood improvement plan to compliment the property owners' investment;
8. to encourage property owners in the Demonstration Area to develop vacant parcels of land.

B. Program Strategy: The basic strategy of the Corporation is to rehabilitate an average of thirty (30) structures per year for three (3) years. The Corporation is presently organizing the residents into block clubs to facilitate the citizen participation aspects of the program and to develop a liaison committee to work with the staff in developing rehabilitation standards for the

project that are appropriate for the neighborhood.

C. Program Contents:

1. assessment of rehabilitation/renovation needs;
2. preparation of rehabilitation financing loan packages;
3. administration of rehabilitation activity;
4. monitoring and evaluation of rehabilitation activity.

D. Target Area and Population: The Demonstration Area consists of ninety (90) structures ranging from single family structures to multi-family dwellings. There is a high incident of homeowners, many of which have lived on Oakdale for an average of ten or more years. The property on Oakdale Avenue represents a substantial investment on the part of the property owners. According to the Assessor's Office, the cash value of the property and land in the demonstration area is \$1,630,400 and the amount of improvements made on the property is \$1,671,289.

The residents in the demonstration area consist of predominately homeowners (owner-occupants) with approximately twenty (20) percent renters. The average income of the working homeowner is between \$800 and \$1,000

a month. The average income of the renters is \$700+ a month. Many of the tenants have expressed having difficulty in getting landlords to make needed improvements in their dwellings.

III. Three-Year Performance Standards

A. Rehabilitation Implementation: The cost of implementing the program will be minimal because much of the financial and technical assistance needed will be performed by the Corporation's staff. In order to receive maximum benefit from available funds, the Corporation, where appropriate, will request the support and coordination of various City Departments.

The building condition exterior survey revealed that of the ninety (90) structures, 84 units need only minor repairs, five (5) structures will need extensive major repairs, and only one (1) structure falls in the category of possibly being beyond repair, i.e., the cost of repair will likely exceed the value of the property.

The Corporation will pursue the possibility of using Marks-Foran and Section 312 Rehabilitation Loan Fund in the Demonstration Program Area, provided the City will grant a waiver on certain provisions and criteria

on the use of those funds. Section 8 Rehabilitation and Rental Assistance Funds will also be considered for use in rehabilitation activities involving rental properties.

B. Evaluation Criteria:

1. Improve the housing stock and residential amenities;
2. increase the property value of rehabilitated properties along Oakdale Avenue;
3. stabilize the Neighborhood by eliminating blighted conditions;
4. enhance and preserve the Neighborhood's characteristics;
5. demonstrate the cost effectiveness of a voluntary rehabilitation program.

IV. Additional Staff Needs

The Corporation anticipates utilizing the Rehabilitation Specialist and Rehabilitation Loan Specialist assigned to the Commercial Rehabilitation Program.

V. Current Status

In order to begin implementing the Owner-Initiated Rehabilitation Program, staff has conducted a Building Conditions Survey to determine

the overall condition of buildings in the target area and the approximate cost of making exterior improvements. Staff has canvassed the neighborhood and 100% of the residents contacted are interested in participating in the Program. Staff is presently assisting the residents to organize into block clubs to maximize participation in the Program.

Three Community meetings have been held to discuss and explain various aspects of the Program with the residents. Staff will continue to canvass the neighborhood to maximize our contact with the residents in order to increase resident interest, cooperation and participation in the Program.

A detailed report outlining all aspects of the Program will be forthcoming as a separate document.

Owner-Initiated Rehabilitation Program

Program Budget

<u>Program Description</u>	<u>Estimated Cost of Implementation</u>	<u>Program Contents</u>
<p>The Owner-Initiated Rehabilitation Program is a rehabilitation Demonstration project designed for Oakdale Avenue from Rankin Street to Third Street.</p> <p>The Program objectives are to encourage and assist property owners to bring their houses up to code standards.</p> <p>The demonstration area consists of (90) structures having one or more code deficiencies.</p>	<p>The Corporation has established through a contractual agreement with Wells Fargo Bank, a Rehabilitation Revolving Loan Fund, whereby, Rehabilitation Loans in the amount of \$1,000,000 are available to property owners at below market interest rates.</p>	<p>Assessment of rehabilitation/renovation needs;</p> <p>Preparation of rehabilitation financing loan packages;</p> <p>rehabilitation activity administration;</p> <p>Rehabilitation activity monitoring/evaluation.</p>
		<h3><u>Evaluation Criteria</u></h3> <ol style="list-style-type: none">1. Visible Impact;2. physical soundness;3. improvement in residential amenity;4. neighborhood stability.

A SYNOPSIS OF THE MOUNT SAINT JOSEPH FACILITY
A SPECIAL STUDY

I. Rationale: The Bayview Hunters Point Non-Profit Community Development Corporation is concerned about the effectiveness of consolidating existing social service programs into a central facility. There are presently twenty-eight (28) social service programs in the Community with separate funding and staffing. Consolidating social service programs into one facility would improve interagency coordination, reduce overall operating expenses, and better serve the Community.

A. The Mount Saint Joseph Facility is being considered for the following reasons:

1. the Facility is large enough to accommodate those agencies desiring to relocate;
2. to increase efficiency of operation at reduced costs;
3. to improve interagency coordination and better serve the clientele;
4. to reduce the number of social service programs on the Third Street Commercial District.

II. Program Description: The Corporation would assume the role of management for the facility and coordinate all agencies operating within the Mount Saint Joseph. The Corporation would seek to

maximize the efficiency of operation and monitor the cost effectiveness of the consolidated multi-purpose social service agency, in order to better serve the Bayview Hunters Point Community.

A. Program Objectives:

1. To provide comprehensive social service needs in a centrally located facility within the Community;
2. to provide cost-effective service to maximize dollar expenditures;
3. to increase the efficiency of social service needs for the clientele.

B. Program Strategy:

The intent of the Corporation is to encourage social service agencies to consolidate their operations into a central facility. The Corporation recently conducted a social service survey to determine whether existing agencies would consider relocating into Mount Saint Joseph. The results of the survey and feasibility study on the re-use of Mount Saint Joseph will be completed within the next couple of weeks.

C. Program Content

1. Assessment of social service needs for Southeast San Francisco;
2. Development of a comprehensive social

service program to determine their effectiveness.

D. Target Area and Population

Mount Saint Joseph is located in the neighborhood known as Silver Terrace; it is centrally located with fairly good access to the Community. A shuttle bus or mini-bus system would greatly improve the accessibility.

The Bayview Hunters Point Community would be the principle clientele to be served by a consolidated social service agency.

III. Performance Standards

A. Acquisition and Implementation

The cost of acquiring Mount Saint Joseph and implementing a comprehensive social service agency will largely depend on the results of the survey and feasibility/reuse study once it is completed. (The study will be completed by the end of June.)

The Corporation will pursue funding for acquisition and operation expenses from various governmental and foundation sources.

B. Evaluation Criteria

1. Improved efficiency through consolidation of social service agencies;
2. increased cost-effectiveness through interagency coordination;

3. increased social service capability and clientele served.

IV. Additional Staff Needs

The Corporation anticipates additional staff will be needed to administer, manage, and maintain the facility. However, some functions can be contracted out to agencies already equipped to perform those functions.

- I. Rationale: The Bayview Hunters Point Non-Profit Community Development Corporation recognizes there is a need for new housing opportunities for moderate and middle income families in this Community.

The Corporation, functioning as a housing developer, will construct new housing units (in-fill single family and planned unit developments using conventional financing) as a non-profit entity and make the homes available to moderate income families at a cost below the prevailing market.

- A. The Planned Unit Development Project was embarked upon for the following reasons:
1. To provide below market rate new housing within the Bayview Hunters Point Community;
 2. to encourage homeownership within the Hunters Point Redevelopment Project Area;
 3. to increase the population within the Bayview Hunters Point Community;
 4. to provide an alternative to subsidized housing within the Bayview Hunters Point Community;
 5. to develop vacant parcels and stabilize current population.

B. Infill Single Family Housing, New Construction:

The Corporation, desiring to implement the in-fill housing recommendations, cited in the Bayview Hunters Point Neighborhood Improvement Plan, recently acquired three (3) vacant parcels on Revere Avenue at total cost of \$16,500. The Corporation will construct three (3) single family housing units on those parcels. It is anticipated that construction will start on August 1, 1977 and be completed in ninety (90) days.

Since the parcels were acquired at a very reasonable price, the Corporation will be able to market the housing units at a price well within the means of moderate income families.

The In-fill Single Family Housing Program was conceived for the following reasons:

1. To reduce the number of vacant parcels within the Bayview Hunters Point Community;
2. to create opportunities for homeownership within the Bayview Hunters Point Community;
3. to provide below market rate housing within the Bayview Hunters Point Community;
4. to increase the population within the Bayview Hunters Point Community.

II. Program Description: The Bayview Hunters Point Neighborhood Improvement Plan recommended the construction of new housing throughout the area, including the Hunters Point Redevelopment Area. The Planned Unit Development, a demonstration project, will explore various innovative design approaches to reduce material and construction costs. The program will test the feasibility of increasing density by using certain attached/detached design concepts without sacrificing aesthetics and marketability.

The program will provide new housing at 20 - 25% below the market price of similar structures in the City. The reduced cost is made possible due to (1) reduction in construction cost (15 -20%), (2) acquisition of lots at a lower cost, and (3) direct marketing.

B. Program Objectives:

1. To create new opportunities for homeownership for families living in subsidized housing;
2. to assess the feasibility of reducing material and construction cost;
3. to increase the housing stock;
4. to develop moderately priced new housing units;
5. to promote neighborhood stability.

- C. Program Strategy: The Community Design Center has agreed to provide architectural design and technical assistance for the Planned Unit Development Project. The design and working drawing should be completed by late summer.

The Corporation plans to construct fourteen (14) new housing units within a year, with the anticipated start of construction in the early fall of 1977.

- D. Program Content:

1. Moderately priced housing, combined with,
2. downpayment assistance to facilitate homeownership.

- E. Target Area and Population: The demonstration project is within the Hunters Point Redevelopment Project Area. There are a large number of subsidized housing units in the immediate area with several cooperative housing units adjacent to the Planned Unit Development Project.

The residents in the immediate area are predominately in the low-moderate income category, both homeowners and tenants; including families on fixed incomes or public assistance.

- III. Performance Standards: The cost of developing the fourteen (14) parcels will be approximately \$600,000. The actual cost cannot be determined until the designs and drawings are completed and costed out. The overall

cost can be reduced somewhat if the Corporation is successful in getting the San Francisco Redevelopment Agency to write down the cost of the lots. If the cost of the lots are reduced, the Corporation will be able to reduce the selling price once the units are completed and ready for occupancy.

A. Evaluation Criteria:

1. Percentage increase in homeownership;
2. percentage increase in population;
3. improvement in residential amenities;
4. stabilization of current population;
5. neighborhood stabilization.

IV. Additional Staff Needs: The Corporation has its own licensed Contractor to develop the project. Any additional staff will coincide with the construction schedule and will only be for the duration of the project.

PLANNED UNIT DEVELOPMENT
NEW HOUSING PROJECT
PROGRAM BUDGET

PROGRAM DESCRIPTION

The Corporation will construct new housing within the Hunters Point Redevelopment Project Area. The demonstration project will explore various design concepts intended to reduce material and construction costs. The program will provide new housing units for moderate income families in the Community at below market value.

ESTIMATED COST OF IMPLEMENTATION

Site acquisition and construction \$600,000

PROGRAM CONTENTS

1. New construction/infill housing;
2. moderately priced housing combined with,
3. Downpayment Assistance Program to facilitate homeownership.

EVALUATION CRITERIA

1. Percentage increase in homeownership;
2. percentage increase in population;
3. improvement in residential amenities;
4. stabilization of current population;
5. neighborhood stabilization.

U.C. BERKELEY LIBRARIES



0123307561

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

JUL 18 2024

UNIVERSITY OF CALIFORNIA